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ABSTRACT

A survey was conducted to determine the supply, demand, cost, and quality of early care and education in Florida. Data were obtained through the Child Care Resource and Referral Network. Following an executive summary, the report is presented in three parts. Part 1 discusses availability of child care, parental requests for care, ages of the children involved, actual enrollments versus estimated need, and Florida's strategies for addressing child care gaps. Part 2 presents information on affordability, including information on staff costs, average child care costs and percent of per capita income spent on child care, the use of child care subsidies to assist parents, and ways of accessing child care subsidies. Part 3 discusses quality of child care, presenting information on quality indicators, the extent to which Florida offers quality care, gaps in the quality of care, and Florida's strategies for improving quality. The report includes statutory definitions of child care. Findings indicate that more parents in 1997 stated that affordability and availability were their primary concern than parents in 1996, with fewer parents indicating that quality of care was their primary concern. The number of family child care homes grew 14 percent in 1997 and the number of center vacancies declined. School-age care replaced infant care as most requested by parents. Quality of care improvements, due to stricter staff-child ratios for infant care and training requirements, were maintained. Major problems have been high teacher turnover and a declining rate of compliance with licensing standards. (Contains 23 references.) (KB)

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Charting the Progress of Child Care in Florida

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Early Care and Education:

A Status Report on Child Care in Florida

Florida Children's Forum

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We would like to thank the following agencies and their Child Care Resource and Referral Coordinators and parent counseling staff for their hard work and contributions to this report:

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Introduction

Purpose of Report

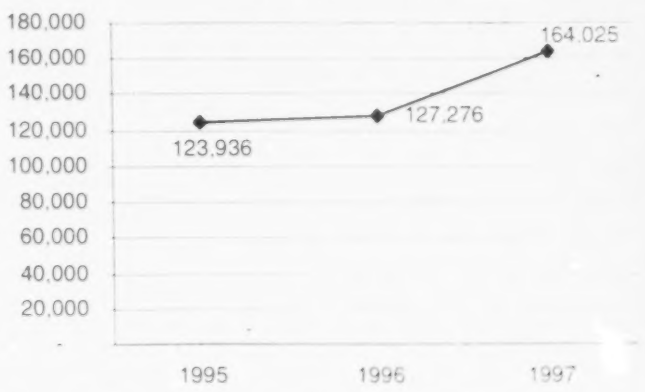
Each year the Florida Children's Forum, the statewide Child Care Resource and Referral Network, conducts a needs assessment and market rate survey to determine the supply, demand, cost and quality of early care and education in Florida. The survey is conducted through the Child Care Resource and Referral Network of 24 agencies serving all 67 counties in Florida, and the data is then analyzed by the Forum staff.

Data Collection Methods

Local Child Care Resource and Referral Agencies obtain data on the types of early care and education available in their community. Provider data is collected on the ages of children served, hours of service, type of curriculum offered, training of the staff, accreditation status, and cost of the program. Collectively, the local Resource and Referral Agencies have a database of over 16,500 providers, including child care centers, family child care homes, religious exempt facilities, Head Start sites, public- and private-school-based programs, before- and after-school care, and parks and recreation programs.

The local agencies also obtain information on the demand for care from parents. Last year alone, the Child Care Resource and Referral Network answered more than 160,000 calls from parents looking for safe, affordable, quality care and other child care information.

Child Care Parent Calls



Source: Florida Children's Forum, *Monthly Reports from Local Resource and Referral Agencies* (1997)

Additional data for this report is gathered from the regional Office of the Administration for Children and Families, the Florida Department of Education, the Department of Children and Families, the Office of the Governor, and a Dade county child care study conducted by the Tri-State and Wellesley Child Care Research Partnerships.

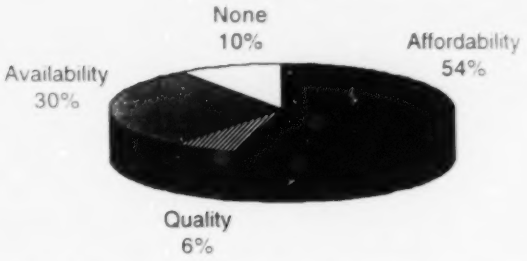
Organization of Report

There are three components in assessing the supply of early care and education – availability, affordability and quality. All three components are vital to the families looking for care for their children in Florida. The findings of this report are therefore grouped into these three areas.

Executive Summary

Based on calls to local Child Care Resource and Referral Agencies, parents' number one concern about child care is their difficulty in affording it. While 45 percent of the parents who called local agencies in 1996 listed "affordability" as their chief concern, 54 percent did so in 1997. More parents were also concerned about finding care that matched their family's needs, with 30 percent of parents voicing "availability" of care as their chief concern in 1997, up from 21 percent in 1996. The number of parents listing "quality" as their primary concern declined, from 13 percent in 1996 to 6 percent in 1997. This decline does not mean that parents are satisfied with the quality of care available. Rather it simply means they do not have the luxury to worry about the quality until they have found care that meets their work hours and that fits their family budgets.

Parents' Number One Concern When Looking for Care



Source: Florida Children's Forum, *Monthly Reports from Local Resource and Referral Agencies* (1997)

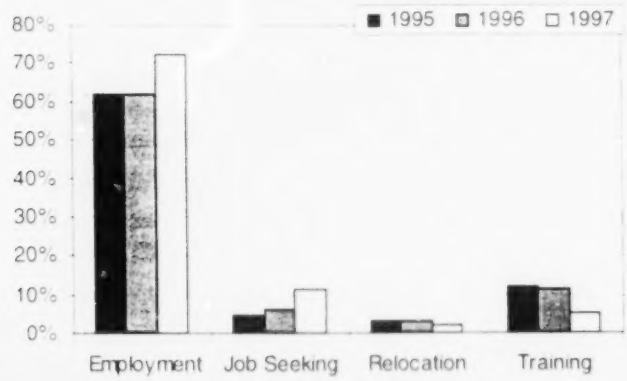
Florida has a relatively large supply of center care compared to that in other states. In addition, the number of family child care homes grew 14 percent this year. Nevertheless, parents are still having difficulty finding care.

First, the number of vacancies in centers declined in 1997, perhaps as result of improvements in the economy as well as the increased demand for care created by welfare reform. In addition, parent requests for odd-hours care still appear to exceed the number of openings. The biggest change is that school-age child care replaced infant care as the type of care most requested by parents.

Affordability grew as a concern in 1997. A single parent working at minimum wage would have to pay over half of her gross income to purchase care at the market rate for even one child. The cost of care becomes affordable with subsidies, but during much of 1997, admissions to Subsidized Child Care were frozen for low-income families not on welfare; priority for admission was extended to children at risk of abuse and neglect and to families making the transition from welfare to work.

> **"After Welfare Reform, people who are receiving welfare, or have received it, are significantly more likely to work than to participate in other approved activities."**
>
> Source: Tri-State and Wellesley Child Care Research Partnerships, *Impact of Child Care Subsidies and Welfare Reform on Employment and Earnings* (1998)

Why Do Parents Need Child Care?



Source: Florida Children's Forum, *Monthly Reports from Local Resource and Referral Agencies* (1997)

Florida has maintained the improvements in quality of care that resulted from stricter staff - child ratios for infant care and training requirements for child care. However, the rate of improvement first noted in 1994 has declined. The major problems are high teacher turnover - low wages and few benefits contribute to a 30 percent annual turnover rate in child care - and the declining rate of compliance with licensure standards.

Availability

Who Are the Providers?

Florida has more licensed center care, relative to its population of children, than any other state,[1] and the number of child care centers serving preschool age children continues to grow. For every two children under the age of five, there is approximately one "slot" in a center-based early care and education facility. The center-based programs include for-profit and non-profit facilities, many religious based programs, employer-based programs, a majority of Head Start programs, and some school-based programs.

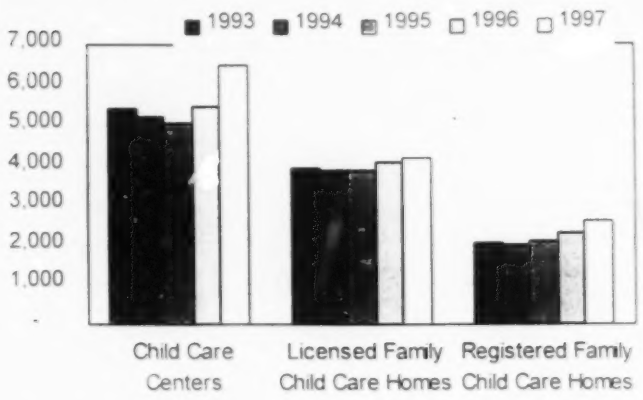
A substantial proportion of Florida's early care and education programs are exempt from licensure. Exempt non-profit providers are primarily centers that choose to utilize the statutory exemption for religious programs. In addition, many private- and public-school based programs staffed and operated by the schools are not required to be licensed.

While Florida is "center-rich," it has traditionally had fewer family child care homes in comparison to its population than do many other states. Since the implementation of the Caring For Kids program in July 1997, there has been a 7.5 percent increase in the number of family child care homes. However, family child care still represents less than 10 percent of Florida's child care capacity. The Caring For Kids Program, operated by the Florida Children's Forum through its network of local Child Care Resource and Referral Agencies, provides assistance to informal providers in becoming registered or licensed family child care homes.

Family Child Care Homes represent less than 10% of the total preschool capacity in Florida.

Source: Florida Children's Forum, *Quarterly Reports from Local Resource and Referral Agencies* (March 1998)

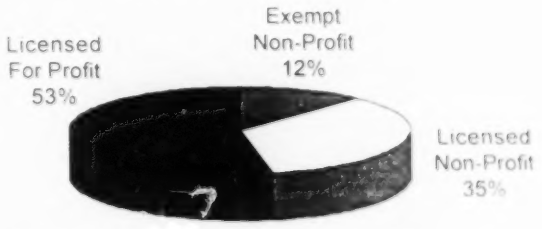
Number of Early Care and Education Providers 1993-1997



Source: Florida Children's Forum, *Market Rate/Needs Assessment Surveys and Quarterly Reports from Local Child Care Resource and Referral Agencies* (1993-1997)

To obtain information on child care, parents call or visit their local Child Care Coordinating/Child Care Resource and Referral Agency. These agencies collectively have a database of more than 16,500 providers, including family child care homes, child care centers, religious-based programs, Head Start, Prekindergarten Early Intervention, private school-based programs, and even in-home caregivers. They also have a checklist for parents on how to look for quality care.

Profit Status of Providers



Source: Florida Children's Forum, *Market Rate/Needs Assessment Survey* (1997)

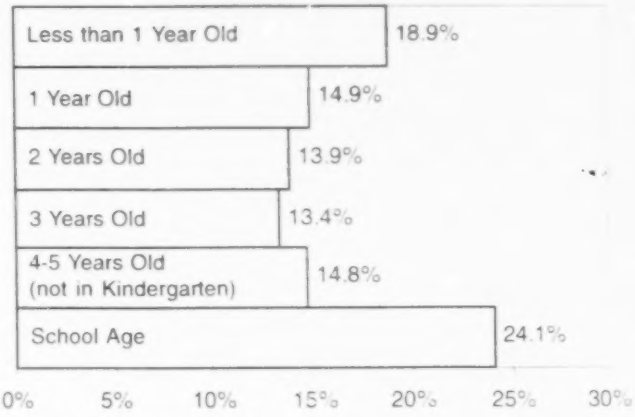
Availability

Can Parents Find the Care They Need?

While the child care supply is relatively rich in Florida, there are gaps in the availability of care. Statewide, centers report 49,987 vacancies for children birth to five, down nearly 40 percent from last year. Not only is the vacancy rate declining, but it varies significantly from county to county. Even in an area with vacancies, the openings may not match up with the ages of the children who need care or the hours that fit the parents' work schedules.

Parents continue to have problems finding care for children under one year of age in the formal child care market. However, the expressed demand for infant care has decreased somewhat in the last year, from 21 to 19 percent of the total number of requests for child care assistance to local Child Care Resource and Referral Agencies.

Ages of Children for Whom Care is Requested



Source: Florida Children's Forum, Monthly Reports from Local Resource and Referral Agencies (1996-1997)

Percent of Parents Calls to Child Care Resource and Referral Agencies Requesting Non-Traditional Hours

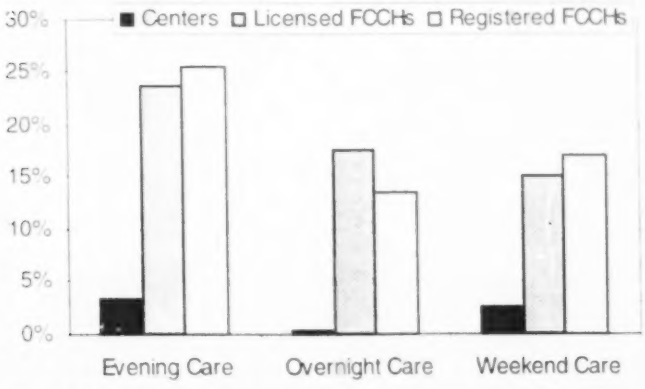
- 10.0% Evening Care
- 7.7% Weekend Care
- 1.6% Overnight Care

Source: Florida Children's Forum, *Monthly and Quarterly Reports from Local Resource and Referral Agencies* (1997)

Parents have the greatest difficulty finding care for school-age children, based on calls to the local Child Care Resource and Referral Agencies. Nearly one-quarter of the requests for help in finding care come from families who are looking for before- and after-school care or summer programs for school-age children.

There are also a growing number of requests for non-traditional hours care. The number of requests to local Child Care Resource and Referral Agencies this year for evening care is up 49 percent since last year. The increase is a spin-off of Work and Gain Economic Self-Sufficiency (WAGES), Florida's welfare reform program. Up to one-third of the children of WAGES participants are expected to need odd-hours care because they work in the evenings, overnight, or weekends. Living in a rural area compounds all of the problems parents face in finding care. Difficulty in finding care is greater in rural areas; there is nearly twice as much care per number of preschool age children in urban areas as there is in rural areas.

Percentage of Programs Offering Non-traditional Hours



Source: Florida Children's Forum, Quarterly Reports from Local Resource and Referral Agencies (1996-1997)

Availability

Who Are the Children in Care?

Preschool children ages three-to-five continue to be the largest group enrolled in out-of-home child care, and the only age group for whom there is a significant increase in enrollment. This is not surprising given the fact that parents have a broader range of reasons for enrolling preschool children in early care and education. While infant, toddler and school-age programs are primarily used by working parents, preschool programs are used for school readiness purposes as well.

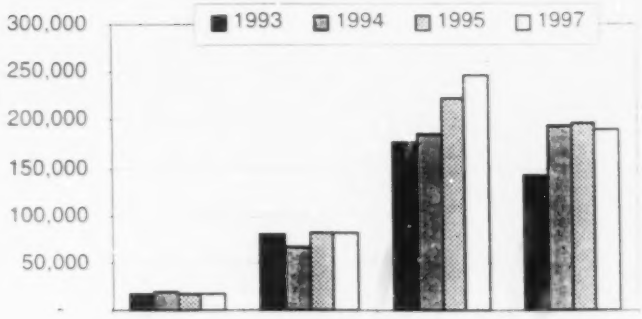
Additionally, there is much more public funding for programs for three- and four-year-olds than for infants and toddlers or school-age children. More than 27,000 children are enrolled in the state-funded Prekindergarten Early Intervention Program, and an equal number in the federally funded Head Start Program.

Despite the fact that school-age arrangements are the most requested form of care, there was a slight decline in the number of children enrolled in school-age programs in 1997. The reasons for the decline are unclear. Factors may include parent or child dissatisfaction with the types of programs available, or difficulty affording the care.

"Parents with children under 13 managed 2.94 non-parental child care arrangements per family for all their children (1.63 children on average)."
Source: Families and Work Institute, *The Changing Workforce* (1993)

It is important to note that many children are enrolled in more than one type of early care and education at one time. Parents often have to piece together a patchwork of arrangements, with one provider during the morning and another for the afternoon, and yet another for school holidays.

Children Enrolled in Care



Source: Florida Children's Forum, *Market Rate/Needs Assessment Surveys* (1993-1997)

"The biggest predictor of type of care used was the age of the child."
Source: Families and Work Institute, *The Florida Quality Improvement Study* (1998)

Preschoolers in Child Care Centers
50% of children ages 3 to 5 years whose mothers were not employed
60% of children ages 3 to 5 years whose mothers were employed
Source: Child Care Information Exchange, *Inside Child Care* (January 1998)

Availability

Who Are the Children Who Need Care?

Children need early care and education for two major reasons - because their parents are employed outside the home, or in order to prepare for school.

For children birth to three, the need for care is primarily limited to children from single parent working families, or those with two parents in the workforce, although some infants and toddlers need part-day early intervention programs because they are at-risk of disabilities. It is difficult to determine the reasons for the low utilization of child care for this age group. Factors may include the higher cost of care, the difficulty providing safe care for this vulnerable age group, and parental preference for care by relatives and friends - particularly for children under 12 months.

For preschool children, families enroll children for school readiness purposes, not just to facilitate parent participation in the workforce. The estimate of need thus takes into account not only that children need care because their parents are employed but also that 50 percent of non-employed mothers enroll their children ages three to five in child care centers for enrichment purposes.

For school-age children, the estimate is based on parental participation in the workforce, while taking into account that some parents are able to adapt their work hours to school schedules, thereby reducing the need for formal before- and after-school supervision or summer programs. The under-enrollment of school-age children is cause for concern because unsupervised children are at greater risk of injury, of failing to complete homework, and even of participation in vandalism.

Florida Mothers in the Workforce

- **63.2% of mothers with children younger than six years old**
- **77.0% of mothers with children ages six to seventeen years old**

Source: Children's Defense Fund, *Key Facts About Child Care and Early Education (1997)*

Actual Enrollments vs. Estimated Need

	Florida Population	Number of Children Enrolled	Estimated Need	Percent of Need Met
Birth-3 years old	581,041	98,654	292,844	33.6%
3-5 years old	395,111	246,557	297,123	83.0%
School Age (5-12 years old)	1,332,597	190,806	597,003	32.0%
Total	2,308,749	536,017	1,186,970	45.2%

For children ages birth to three years old and five to 12 years old, the estimated number of children needing care is based on the percentage of children requiring care due to parental employment (Annie E. Casey Foundation, *Kids Count Data Book* (1998)) multiplied by an adjustment factor of 80 percent to account for families who due to flex-time, home employment, the availability of relative care, or other factors may not need child care. For children ages three to five years old, an adjustment factor was included for children who did not require care due to parental employment, but whose parents desire care for enrichment.

Source: Florida Department of Education, *Projected Number of 0-4 Year Olds and Projected Births* (November 1996) and Florida Children's Forum, *Market Rate/Needs Assessment Survey* (1997).

Availability

What Are the Gaps in the Supply of Child Care?

The unmet needs for child care in Florida are not strictly "supply" problems. As indicated elsewhere in this report, there are three components at work in child care – availability, affordability, and quality. Frequently, a low supply of a particular type of child care does not mean there is no need for the care, but rather that parents cannot afford to purchase the care or that providers cannot make it available at a rate parents can afford.

On an aggregate basis there is no real shortage of care. Centers report, on average, a 16 percent vacancy rate, while the average family child care home reports slightly more than one vacancy. However, these "vacancies" often do not match up with the ages of the children who need care, the work hours of the parents, or with the quality of care that the family is seeking.

Finding child care loomed as a big obstacle or somewhat of an obstacle to employment for 2/3 of the parents who were not employed but who said they would like to have a paid job within the next five years

Source: Families and Work Institute, *The Florida Quality Improvement Study* (1998)

There is very little care for babies under 12 months, and much of the care that is available is too expensive for low- and middle-income families to afford.

While there is an adequate supply of preschool care, many of the arrangements are not of a quality sufficient to prepare children for school.

There is a major shortage of school-age care. Only a quarter of school-age children five to 13 with parents in the workforce are enrolled in before- or after-school programs. Even by the most conservative estimates – assuming that many working parents have part-time work hours that match children's school hours, and that 20% have access to relative care – only one-third of the children who need supervision receive it.

The peak hours for violent crime are from 3:00 p.m. to 8:00 p.m.

Source: Fight Crime: Invest in Kids, *Quality Child Care and After-School Programs, Powerful Weapons Against Crime* (1998)

There is a shortage of odd-hours care. Requests for odd-hours care are increasing, primarily as a result of welfare reform. However, historically, many parents have been reluctant to leave children during nighttime hours in out-of home care – particularly centers – even when providers make the care available. Although a higher percentage of family child care homes than centers are willing to provide care for non-traditional schedules, family child care homes are "homes" as well as places of business. Even family child care providers are frequently reluctant to disrupt their family lives in order to address the evening and weekend schedules of working parents. Another barrier to recruiting sufficient odd-hours care is that a substantial number of working parents not only have non-traditional work hours, but also work schedules that change from week to week.

There is a shortage of care for children with special needs. Only 2.6 percent of Florida's child care providers reported that they currently have children with special needs enrolled.

All of the gaps in the supply of care are even greater in rural areas. Rural counties in Florida average almost 3.5 children under the age of 5 for every "slot" in a child care center. In non-rural counties the average is only two children. Additionally, parents may have to travel great distances between home, work, and the few providers offering the type of care they need.

Availability

How Is Florida Addressing These Gaps?

One of the goals of the Caring For Kids Initiative – administered by the Florida Children's Forum and implemented by the local Resource and Referral Agencies – is to increase the supply of family child care in order to offer more infant and odd-hours care. In its first nine months, the program has increased the number of family child care homes by more than 450 statewide.

In another effort to expand the supply of care, the 1998 Florida Legislature passed a law that provides a corporate income tax child care credit to Florida employers who help their employees address child care issues. This new legislation provides a credit against the corporate income tax or insurance premium tax for 50 percent of child care facility start-up costs and for operation of the facility in the amount of $50 per month per child enrolled in the facility.

Florida's public schools are beginning to recognize the need to care for children after the school day ends - nearly 47 percent of Florida's public schools now offer extended day programs. However, schools vary greatly in the scope and size of programs and whether they are open during school holidays and summer vacations. Furthermore, there are concerns that because school-based programs are exempt from licensure, staff-child ratios may not be sufficient to ensure children are receiving quality care.

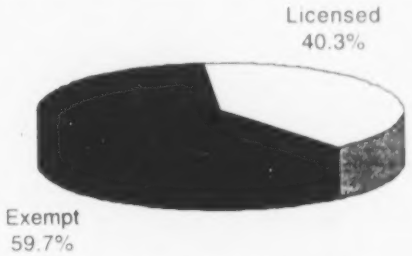
46.9% of the Public Schools in Florida offer extended day programs.

Source: United States Department of Education, National Center for Education Statistics, *Schools and Staffing Survey*, 1993-1994.

Caring For Kids

- 20 *Resource Mobiles* were purchased to enable Child Care Resource and Referral staff to offer support and retention. During the first full year of operation Resource Mobile staff will make more than 10,000 visits to informal and family child care home providers.
- A *Business Mentoring Program* helps new and existing child care providers sharpen their business skills and make their business more profitable. One area of focus is to determine how to best meet the market demands of a provider's service area.
- Caring For Kids offers training and technical assistance to new and existing child care providers. This service includes seminars and one-to-one training opportunities.

License Status of School Age Only Programs



Source: Florida Children's Forum, *Market Rate/Needs Assessment Survey* (1997)

Affordability

Can Centers Afford to Provide Quality Care?

Child care is difficult to provide at a price that families can afford. As a result, many providers operate on a shoestring budget.

A center charging the fees typical for Florida has difficulty maintaining enough trained staff to meet national accreditation standards (see the section on quality). In order to make ends meet, many centers pay little better than minimum wage, offer no benefits, and serve the maximum number of children allowed by state licensing requirements. This results in high staff turnover.

Another way that centers stay in business is by serving few if any infants. Even if a center pays caregivers the minimum wage with no benefits, just the salary alone costs the center $68.88 per week for each infant – a net increase from last year of $5.35 per week.

Preschool children are less expensive to serve. Florida allows one adult for 20 four year olds. This is twice as many as recommended by the National Association for the Education of Young Children. Only Head Start and the state's Prekindergarten Early Intervention Program meet the recommended 1 adult to 10 children ratio, and even this ratio is far less labor intensive than infant care.

"Child care teachers and providers do not earn as much as bus drivers, or garbage collectors, or even bar tenders."

Source: Children's Defense Fund, *Locked Doors: States Struggling to Meet the Child Care Needs of Low-Income Working Families* (1998)

Can Centers Do It?

To provide quality child care, a center serving 60 children (8 infants, 18 toddlers, and 34 preschoolers) for 12 hours a day would need 12.5 full-time teachers.

If the center charged the typical fees for Miami, its revenue would be $269,360.

If the teachers' salaries were the same as Kindergarten teachers, each teacher would cost the center $35,751/year ($28,150 plus 27% benefits).

Impossible!

Revenue	$269,360
Cost of Teachers	$446,881
	<$177,521>

The center would lose $177,521 a year on teachers' salaries alone!

If the teachers salaries were the same as school custodians, each teacher would cost the center $21,895 ($17,240 plus 27% benefits).

Still Impossible!

Revenue	$269,360
Cost of Teachers	$273,685
	<$4,325>

The center still cannot pay for its teachers, and it has not even begun to cover the director's salary, rent, utilities, insurance, equipment, toys, food, and other supplies.

Affordabilty

Can Parents Afford to Pay for Quality Care?

Even two parents who together earn the state median income ($37,486) must pay over 20 percent of their gross income on child care at the average fees for an infant and a preschool age child in a child care center.

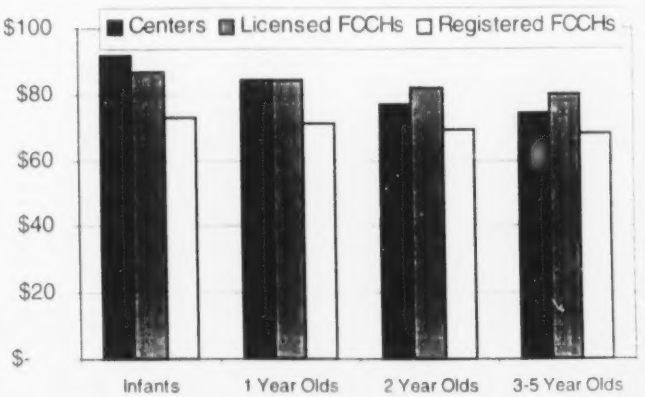
The federal Child and Dependent Care Tax Credit provides some assistance for families who need child care in order to work or look for work. This allows families to claim a federal income tax credit of up to $720 for one child or $1,440 for two, but this represents less than a fifth of the cost of care for infants and toddlers. Furthermore, the credits are not refundable, so parents below the median income may not be able to benefit from the credits because they do not have sufficient tax liability.

Why Do Centers Raise Fees?

- 39% of the center directors reported that fees were raised due to wage increases.
- 50% of the center directors reported that fees were raised due to cost of living increases.

Source: Families and Work Institute, *The Florida Child Care Quality Improvement Study* (1998)

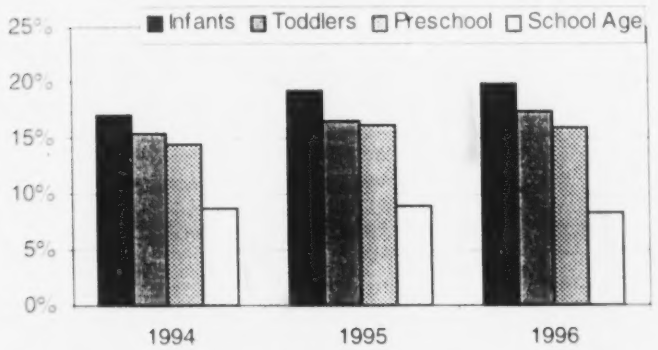
The Average Weekly Cost of Child Care in Florida



Source: Florida Children's Forum, *Market Rate/Needs Assessment Survey* (1997)

While center care is more expensive than family child care for infants, licensed family child care is more expensive for preschool age children. This may result from the fact that an adult in a family child care home can serve no more than six preschool age children at a time whereas an adult in a center can serve 20.

Percent of Per Capita Income Spent on Child Care
(One Child based on the Statewide Average Cost of Care in a Center)



Source: University of Florida, *Florida Statistical Abstract* (1997) and Florida Children's Forum, *Market Rate/Needs Assessment Surveys* (1994-1997)

Affordability

Who Needs Help Paying for Care?

For a single parent working at minimum wage, purchasing child care for even one baby at the market rate is simply not possible. Many of these low-wage workers are forced to use unreliable arrangements that not only jeopardize the stability of their employment but also the well-being of their children.

Even for families at the maximum income for admission to Subsidized Child Care (150% percent of the federal poverty level, or $24,075 for a family of four), child care for two children absorbs nearly 40 percent of their gross income.

Families have difficulty paying for care up to 200 percent of poverty, the same level used as the threshold for publicly subsidized child health insurance in Florida. For a family of four at 200 percent of poverty ($32,100), child care for an infant and preschool child would absorb nearly 30 percent of their gross income.

Nearly 50 percent of employed women in married couples provide half or more of the family's income.

Source: Child Care Action Campaign, *ChildCare ActioNews* (March April 1998)

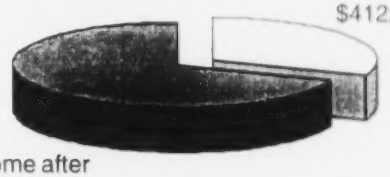
A Parent's Struggle

"I have two children and their child care costs me $120 a week. I work a full-time job, but after I pay taxes and insurance I bring home $230 a week. That leaves me $110 a week to take care of my children. It is almost impossible for me to survive. I make too much money to receive food stamps so my children have to go hungry for us to get by. If I had some help with child care, I would have more money to buy food for my children. I have worked at my job for seven and a half years, but I almost had to go back to part-time because I could not afford care. If I went part-time, my pay would be reduced and I would lose all of my benefits."

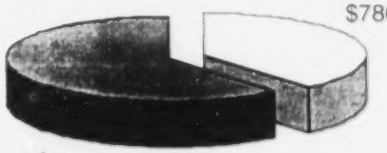
Source: Compiled by Children's Services Center, Pensacola. "The Words of Low-Income Parents on Florida's Child Care Waiting List," *The Child Care Focus*, (October 1997).

Family Income at 150% of Federal Poverty Level Before Receiving Subsidized Child Care

Family Composition
One adult and an infant



Family Composition
Two adults, an infant, and a 3 year old



Affordability

How Can Child Care Subsidies Help?

Approximately 96,500 children were enrolled in Florida's Subsidized Child Care Program in 1997. Almost half of these children are from families moving from welfare to work. More than a third have working parents who are not on welfare but who earn less than 150 percent of the federal poverty level ($19,995 for a family of three) when they enter the program. These families can continue to receive Subsidized Child Care until they earn more than 185% of federal poverty level ($24,661 for a family of three).

Enrollment in Subsidized Child Care

WAGES	48.3%
Working Poor & Migrant	38.5%
Protective Services	13.2%

Source: Florida Department of Children and Families. *Subsidized Child Care, Children Enrolled Statewide Roll-up* (February 1998)

In 1997, Florida was able to serve all of the families moving from welfare to work who requested child care subsidies. In addition, the Subsidized Child Care Program served all of the Protective Service children who needed child care.

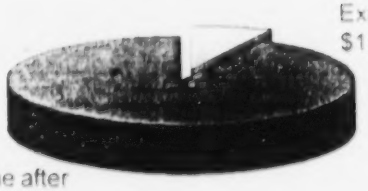
However, admissions of the non-welfare working poor were frozen most of the year because of insufficient funds. Subsidized Child Care gives priority for admission to children who have been abused or neglected, or to those transitioning off welfare.

Fortunately, in 1998 the Legislature approved a $73 million increase in Subsidized Child Care for the working poor. The funds are expected to serve an additional 23,000 children.

Family Income at 150% of Federal Poverty Level After Receiving Subsidized Child Care

Family Composition
One adult and an infant

Family Composition
Two adults, an infant, and a 3 year old



A Parent's Success

"My boys are doing well at their child care center. The staff is very nice and I know that my kids are getting the attention that they need. Without this service, I would not have had the opportunity to work. I was previously on AFDC. Because of the assistance paying for child care, I have become self-sufficient."

Source: Compiled by Child Care Services, West Palm Beach. *The Florida Book of Families: The Child Care Challenge* (1998)

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Affordability

How Do Parents Access Subsidized Child Care?

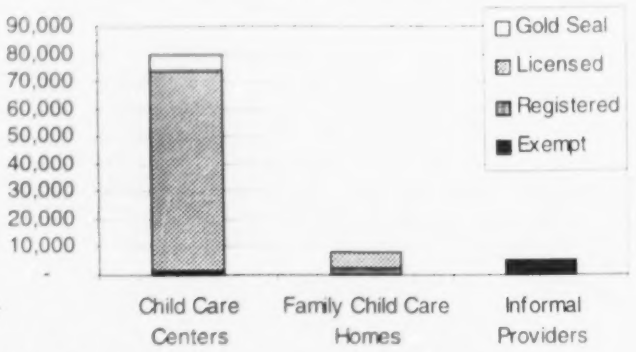
Subsidized Child Care is a largely privatized system that is based on parental choice. The Department of Children and Family Services contracts all federal and state child care subsidy dollars with 25 community-based Child Care Coordinating Agencies, serving all 67 counties.

The local agencies in turn make child care available through vouchers or subcontracts with private centers, family child care homes, or relative care. Parents choose the child care provider that best meets their family's needs. Children in the Subsidized Child Care Program currently represent more than 15 percent of the preschool children enrolled in Florida, and are using 9,894 different providers.

The Department of Children and Family Services also contracts with a private, non-profit agency – the Florida Children's Forum – to manage Florida's Child Care Resource and Referral Network. The Network, in accordance with statute, is composed of the same local agencies that provide child care subsidies unless these agencies cannot or choose not to provide resource and referral services. Twenty-four of the 25 Child Care Coordinating Agencies also provide resource and referral services. Resource and Referral services are provided to families regardless of income.

Placing subsidy management and resource and referral under one community-based agency creates a "one-stop" approach to early care and education.

Children Enrolled in Subsidized Child Care



Source: Florida Department of Children and Families, Subsidized Child Care

Providers of Subsidized Child Care

	Contract	Voucher
Child Care Centers		
Gold Seal	149	24
Licensed	2,036	2,171
Exempt	47	478
Family Child Care Homes		
Gold Seal	16	5
Licensed	940	554
Registered	5	705
Informal Providers	n/a[1]	2,764

[1] Not Applicable

Source: Florida Department of Children and Families, *Subsidized Child Care Children Enrolled Statewide Rollup* (February 1998)

Affordabilty

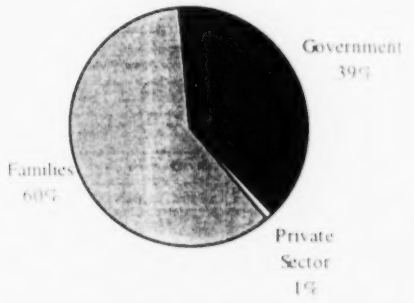
Who Pays for Child Care?

Families pay the largest share of the total estimated expenditures for child care in the United States.[2] Even low-income parents receiving Subsidized Child Care pay up to half of the cost of the care in Florida through a co-payment based on a sliding fee scale.

Child care can easily cost parents more than a college education at a Florida university. The average annual cost of child care in Florida for a four-year-old in 1997 was $3,813 – more than twice what parents paid in public college tuition in Florida ($1,789).[3]

Government, including state, federal and local levels, is estimated to cover about 39% of the cost of child care.[4] The public funding comes in the form of both direct subsidies and tax-based subsidies. Direct subsidies, such as the federal Child Care and Development Block Grant, Head Start, the Child and Adult Care Food Program, and child care assistance for families transitioning off welfare, primarily benefit low-income families. Tax-based subsidies include the federal Child and Dependent Care Tax Credit, tax deductions or credits for employers, and arrangements that allow employees to use pre-tax dollars to pay for child care. The tax-based subsidies primarily benefit middle to upper-middle income families with their child care expenses.

Who Pays for Child Care?



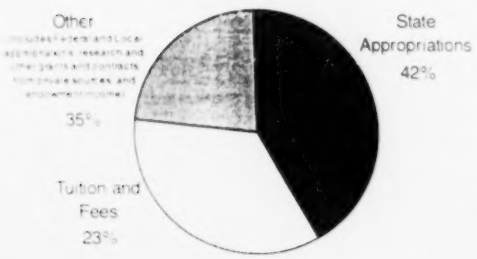
Source: Ewing Marion Kauffman Foundation, *Financing Child Care in the United States* (1997)

On a national level, private sector contributions to child care are estimated to represent less than one percent of the total amount spent on child care and early education in one year.

These private sector contributions include those from employers, philanthropy, and religious organizations.

By contrast, higher education is financed much differently. Families pay about 23 percent of the cost of a public college education – or about eight percent of income for a median-income family. State government covers about 42 percent of the cost for a public college education. The remaining 35 percent is covered by grants from federal and private sources as well as endowment income.[5]

Who Pays for Higher Education?



Source: Ewing Marion Kauffman Foundation, *Financing Child Care in the United States* (1997)

"A $10 increase in child care subsidies per child would lead to a $20 increase in monthly earnings for a representative member of the Working Poor group."

Source: Tri-State and Wellesley Child Care Research Partnerships, *Impact of Child Care Subsidies and Welfare Reform on Employment and Earnings* (1998)

Affordability

What Are the Gaps in Child Care Financing?

Florida is using savings from reductions in welfare caseloads to help finance the expansion of child care for low-income working families. Nevertheless, there are still many families who have great difficulty affording care that is safe and healthy much less of a quality that helps prepare children for school.

There are 299,429 children birth to five in Florida living in families under 150 percent of the federal poverty level, the current income ceiling for admission to the Subsidized Child Care Program in Florida. Of these children, fewer than half (126,457) receive assistance in paying for any type of publicly funded early care and education (Subsidized Child Care, Prekindergarten, or Head Start). The Department of Children and Families estimates that there are more than 39,500 children birth to five with working parents under this income ceiling who are being left in unsafe arrangements because their families cannot afford to purchase appropriate care. The Legislature has appropriated funds to finance child care for an additional 23,000 children on the waiting list for Subsidized Child Care, but the remainder of the eligible children in need of care may quickly appear on a new waiting list.

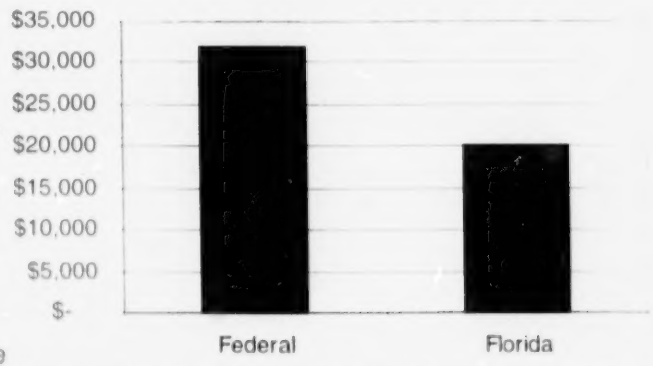
"Tax credits will not address the needs of the millions of low income working families who have limited income tax liability and cannot afford to have one parent stay home."

Source: Children's Defense Fund, *Locked Doors: States Struggling to Meet the Child care Needs of Low-Income Working Families* (1998)

Of the 316,000 children ages five to 12 whose family income is below 150 percent of the federal poverty level and whose mothers are in the workforce, at most one-third are enrolled in any type of after-school supervision.

Federal law allows states to provide child care subsidies to families with incomes up to 85 percent of the state median income ($31,863 for a family of three in Florida). Florida cuts off admission at 53 percent of the state median income ($19,995 for a family of three). The low ceiling creates a disincentive for work, or at least for work advancement.

Child Care Subsidy Income Ceiling for a Family of Three



Source: Children's Defense Fund, Locked Doors: States Struggling to Meet the Child Care Needs of Low-Income Working Families (1998)

Only 17 states set the eligibility threshold at a lower percent of the state median income than Florida does.

Source: Children's Defense Fund, *Locked Doors: States Struggling to Meet the Child Care Needs of Low-Income Working Families* (1998)

Only 3% of the total Dependent Care Tax Credit goes to families in the bottom 30% of the income distribution.

Source: Carnegie Corporation of New York, *Starting Points: Meeting the Needs of Our Youngest Children* (1994)

Affordabilty

How Can Florida Improve Child Care Financing?

There is no single solution to the financing of child care. Parents, religious organizations, the business community, and government all benefit from children receiving good care, and each has a role to play in financing care.

One thing is clear: investments in child care do help families rise out of poverty. A new study conducted in Dade County found that increases in child care subsidies led to increases in the earnings for both welfare recipients and the working poor.[6]

The following are some promising approaches to child care financing in Florida that may deserve expansion:

The Child Care Executive Partnership Program is a public-private partnership whose goal is to serve more children of low-income working parents eligible for Subsidized Child Care by creating incentives for employers, local government, and other partners to share the cost. During the first 18 months, the Partnership Program has been effective in raising $6 million that was matched dollar-for-dollar by the State. These funds helped to provide care to more than 3,200 children from low-income working families. To date, 39 businesses have contributed to local Child Care Purchasing Pools.

NationsBank recently contributed $750,000 to the Child Care Executive Partnership Program. The program is expected to help the bank extend child care benefits to an additional 1,100 employees in Florida. "We have a strong commitment to child care and to making the quality of life better for our associates," said Michael M. Fields, Senior Vice President for NationsBank. "This program helps us do that."

The 1998 Corporate Income Tax/Child Care Credit legislation also provides benefits to employers that provide child care subsidy benefits to employees. This legislation provides for a credit against the corporate income tax or insurance premium taxes for 50 percent of payments made to a child care facility on behalf of an employee for the care of the employee's child.

A private scholarship program -- Reach One, Teach One -- encourages a cooperative effort with state and local agencies to provide for a child whose family needs financial assistance with child care and is on the subsidized waiting list.

Federal law allows Florida to raise the income ceiling for the Subsidized Child Care Program to 200 percent of the federal poverty level, the income ceiling for Florida's new child health insurance program. In order to work and keep their children healthy and safe, families need both health insurance and child care.

The Subsidized Child Care Program serves 33,476 school-age children in before- and after-school programs. The State WAGES Board invested $5.4 million providing summer school-age for approximately 8,000 children from low-income working families last year. The action taken by the WAGES Board was the first time all of the children on the waiting list in any single category or age group were able to be served.

"For every 1% increase in child care subsidy dollars per child there is a 1.76% increase in the earnings of families in the welfare recipient group."

Source: Tri-State and Wellesley Child Care Research Partnerships, *Impact of Child Care Subsidies and Welfare Reform on Employment and Earnings* (1998)

A statewide campaign, including school and community-based providers, business and religious leaders, and law enforcement officials, is needed to help make the expansion of before- and after-school programs and summer programs a priority.

Quality

What is Quality Child Care

The quality of child care depends on the quality of the child care workforce. Children need individualized attention from adults and they need it on a continuing basis.

Research indicates that protective staff-child ratios and training in child development both contribute to a more attentive child care workforce. But the level of compensation and benefits is also vital to retaining qualified caregivers.

Quality child care also requires a healthy and safe physical environment. Research indicates that licensure contributes to, but does not guarantee, these factors.

Finally, parental involvement is crucial to the quality of care for all children. Especially for children from low-income families, quality child care programs must be comprehensive in scope, providing family support and health and social services as well as early education.

Many of the same criteria used to evaluate the quality of child care centers also apply to family child care home providers. The Families and Work Institute notes that family home child care providers are more apt to provide high quality care when they are committed to taking care of children and are doing so from a sense that this work is important.[7] In addition, there is also a direct relationship between the quality of care offered and whether the providers seek opportunities to learn about children's development and child care, have higher levels of education, and participate in family child care training.

67% of the directors said the new regulations make classrooms run more smoothly.

Source: Families and Work Institute. *The Florida Child Care Quality Improvement Study* (1998)

Quality Child Care Indicators

The Children
- appear happy and involved

The Caregiver
- listens to what the children have to say
- talks to children and encourages them to express themselves
- encourages the children to make choices and do things for themselves

The Program
- has a schedule posted with a balance of play time, story time activity time and nap time
- offers a variety of age-appropriate materials to help children learn and grow
- encourages the children to think creatively
- allows time for children to work as a group and time to play alone

The Place
- displays an up-to-date license (if required)
- has enough adults for the number and age of children in each group
- is cheerful, clean, and well-lit
- offers enough equipment and materials that are safe, appropriate, clean, and in good repair

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Quality

Does Florida Offer Quality Care?

Florida has made positive strides in increasing the quality of child care, according to a study by the Families and Work Institute of 150 child care centers in four counties (Broward, Hillsborough, Pinellas, and Duval). Florida has maintained positive gains in children's development and in the quality of the early care and education environment that were first documented in 1994. In addition, 67 percent of the infant classrooms and 73 percent of the toddler classrooms meet professional ratio standards.[8]

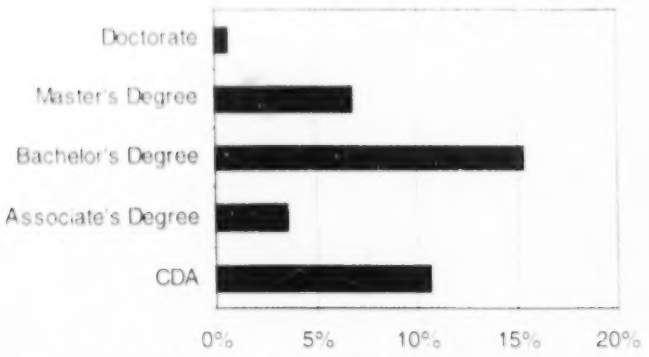
The improvement may be attributed to more stringent staff-child ratios, and the requirement of one Child Development Associate (CDA) teacher or equivalent for every 20 children in care. The training and ratio requirements contribute to maintaining improvements in children's proficiency with language and a decrease in children's behavioral problems. In addition, an increase in levels of warmth and sensitivity with which teachers interacted with children is still noted. Parents also state that they are more satisfied with the teacher-child ratio.[9]

However, the rate of improvement first noted in 1994 has been slowed. Low teacher compensation contributes to a 30 percent annual turnover rate. Despite an increase in the average wage of child care workers from $5.59 to $6.78 during the past year, the level of compensation is still a major factor in the high turnover rate. An additional issue is the declining compliance rate with licensure standards. While five percent of classrooms were out of compliance with the Florida ratios in 1994, 14% were out of compliance by 1996.[10]

"Parents reported fewer children for each teacher in their own children's classrooms after the new ratio regulations took effect, and they were more satisfied with the ratio."

Source: Families and Work Institute, *The Florida Child Care Quality Improvement Study* (1998)

Highest Degree or Credential Held by Director



Source: Florida Children's Forum, *Market Rate Needs Assessment* (1997)

14% of the centers were out of compliance with the ratio standards.

Source: Families and Work Institute, *The Florida Child Care Quality Improvement Study* (1998)

Quality

How Does Quality Care Benefit Florida?

School Readiness

Children in quality child care programs are more likely to enter school ready to learn.[11] As compared to children in lower quality settings, these children are more successful in school,[12] less likely to be placed in special education classes or retained in grade,[13] and more likely to graduate from high school.[14] These benefits are most dramatic with children from low-income families who are at greater risk of school failure.

9 out of 10 police chiefs surveyed agreed that "America could sharply reduce crime if government invested more in programs to help children and youth get a good start."

Source: Families and Work Institute, *The Florida Child Care Quality Improvement Study* (1998)

Crime Reduction

A recent report released by Fight Crime: Invest in Kids (a bipartisan, non-profit anti-crime organization led by America's police chiefs, sheriffs, prosecutors, and crime survivors) states, "Quality educational care for preschool children and after-school programs for school-age kids are among the most powerful weapons in America's anti-crime arsenal."[15] According to the High/Scope Foundation's Perry Preschool study, preschool and weekly home visits led to an 80% drop in the number of chronic offenders. "In the first year after the Baltimore Police Department opened an after-school program in a high-crime area, crime in that neighborhood dropped 42 percent," reports Baltimore, Maryland Police Commissioner Thomas Frazier.[16]

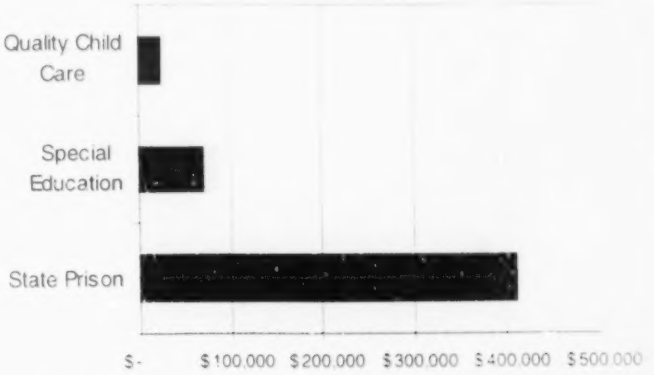
32% of parents of children under the age of 5 had experienced a breakdown in their usual child care arrangements in the past 3 months.

Source: Families and Work Institute, *The Changing Workforce* (1993)

Corporate Citizenship

Quality child care also increases labor market participation and produces higher average lifetime earnings.[17] Corporate executives note that quality child care arrangements benefit working parents and businesses by reducing absenteeism, turnover, and recruitment costs.

Which is the Best Investment?



Source: Center for Educational Enhancement and Development (1997)

Quality

How Can Poor Quality Hurt Florida?

While quality child care benefits Florida by better preparing children to enter school ready to learn, reducing crime, and making the workforce more productive, poor quality care has the opposite effect. In fact, poor quality care, with too many children per caregiver or high staff turnover rates, actually compounds the risk of school failure for already disadvantaged children.

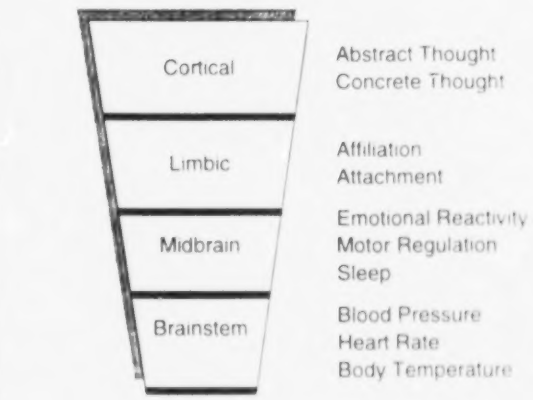
The fact that poor quality undermines child development is underscored by recent brain research. Children who are rarely played with or touched develop 20 percent to 30 percent smaller brains than are normal for their age, according to a Baylor College of Medicine study.[18] The capacity for thinking and emotional attachment is also reduced. At birth, each person's brain is "hot wired" to breathe, pump blood through the body, and perform other body functions. But the complex wiring necessary for good vision, hearing, talking, and thinking is completed during the first years of life. The brain uses the outside world to shape itself during crucial periods during which time brain cells must have certain kinds of stimulation to develop such powers as vision, language, smell, muscle control, and reasoning.

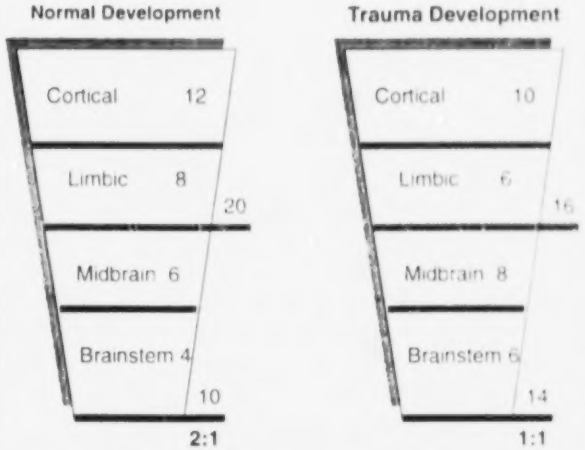
The cost of increased crime and welfare and of failing to provide at least two years of quality child care and education to low-income children is approximately $100,000 per child, reported economist Steven Barnett after reviewing the Perry Preschool Study.[19]

> "Our fight against crime needs to start in the high chair, not wait for the electric chair," George Sweat, Police of Chief Charlotte North Carolina.
>
> Source: Fight Crime: Invest in Kids, *Quality Child Care and After-School Programs Powerful Weapons Against Crime* (1998)

Insufficient access to quality child care also undermines productivity. Although the cost to employers of providing child care benefits may be great, according to Catalyst, "the motivations for providing quality child care are strong."[20] The motivation is to increase employee satisfaction and morale, decrease stress levels, reduce absenteeism, and increase productivity.

Impact of Stress on Child Brain Development





Source: Center for Educational Enhancement and Development, *Carnegie Starting Points: Maximizing Florida's Brainpower* (1997)

Quality

What Are the Gaps in Quality of Care?

Florida's continued improvement in overall quality of care demonstrates the positive effects that result from a coordinated effort from state government, a statewide Resource and Referral Network, child care providers, and investment from the business community. However, the declining rate of improvement points to areas that Florida needs to address to promote school readiness, decrease crime and increase employee productivity.

The areas of need relating to quality child care in Florida can be summed up as follows:

Florida's standard of 1:20 for four year old children is more than twice as high as the recommendations made by the American Academy of Pediatrics and the National Association for the Education of Young Children. Florida's standards for two and three year old children are also twice as high as these organizations' recommendations. Only Florida's Prekindergarten Early Intervention Program and the federally funded Head Start Program meet the recommended ratios.

Child care teacher turnover has had a dampening effect on the positive outcomes relating to the increase in teachers receiving Child Development Accreditation. As a result of low compensation and few if any benefits, only two percent of the teachers observed in 150 classrooms in Florida in 1992 were in the same classrooms or even in the same centers in 1996.[21]

Adequate resources need to be allocated to ensure adherence to licensing standards. While the overall quality of child care continues to increase, the number of providers who are not in compliance with current regulations also is increasing. For example, the Families and Work Institute states that "while five percent of classrooms were out of compliance with the Florida ratios in 1994, a higher percentage – 14 percent – were out of compliance by 1996."[22] Even more alarming 19 percent of classrooms serving infants were out of compliance with Florida's ratio requirements.[23]

The state and the federal government have failed to recognize the important effect that quality school-age child care can have on decreasing crime and increasing productivity. Sixty percent of school-age programs are currently exempt from licensure, and there is no statewide training focusing on school-age child care.

> "Good providers should not have to close their doors because they cannot afford to operate if they serve large numbers of children with subsidies."
>
> Source: Children's Defense Fund, *Locked Doors: States Struggling to Meet the Child Care Needs of Low-Income Working Families* (1998)

	Florida Standards	American Academy of Pediatrics	National Association for the Education of Young Children
Birth -12 months	1:4	1:3	1:4
1 year old	1:6	1:3	1:4-5*
2 years old	1:11	1:4-5	1:6-7*
3 years old	1:15	1:7	1:10
4 years old	1:20	1:8	1:10

*The higher ratios are acceptable in certain situations

Quality

How is Florida Working to Improve Quality?

As indicated throughout this publication, efforts to impact any one of the three components of the child care market – availability, affordability and quality – also affect each of the other two components. Consequently, Florida's major quality child care initiatives also include segments that are addressed in the availability and affordability sections.

Three million dollars in Collaboration Grants awarded by the Department of Education continue to contribute to improvements in the training of caregivers, the inclusion of special needs children, the accreditation process, and the development of a simplified point of entry. To date, there are 28 partnership projects that have contributed to improvements in care in 35 counties.

A major goal of the Caring For Kids Program is to improve the quality of Subsidized Child Care conducted in family child care homes and by informal providers. In the first full year of operation, local Child Care Resource and Referral Agencies are making more than 10,000 visits to child care providers through the Caring For Kids Resource Mobile program. In addition, more than 2,200 Handbooks for Caregivers are being distributed. Finally, a Mini-grant and Loan Program is assisting providers with expenses relating to facility start-up and meeting licensing and accreditation standards.

The 1998 Florida Legislature recently allocated $2 million to expand the T.E.A.C.H. Early Childhood Scholarship Program. This program will serve as an umbrella for education scholarship opportunities for people working in child care centers and family child care homes. The $2 million will enable approximately 1,500 caregivers to obtain a CDA or other credential.

The Florida Legislature has allocated $4.7 million to pay a higher rate for Subsidized Child Care to providers who meet national accreditation standards. This funding will enable approximately 8,000 children to receive Gold Seal accredited care and also make offering higher quality care more affordable to child care providers.

Caring For Kids Program Elements

- *Resource Mobiles* bring teaching aides and developmentally appropriate materials to family child care and informal providers.
- The *Handbook for Caregivers* provides a quick reference on topics such as health and safety, food and nutrition, and child development.
- The *Mentoring Program* offers providers opportunities to sharpen their business skills and make their child care business more profitable.
- *Mini-grants* of up to $500 are awarded to licensed child care providers and up to $250 to informal providers to assist with expenses related to becoming accredited, licensed, or registered.
- *Loans* for $1,000 to $10,000 are given to informal and family child care providers and child care centers to help finance start-up, licensing, and accreditation costs.

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Statutory Definitions of Child Care

Child Care: Care, protection, and supervision of a child, for a period of less than 24 hours a day on a regular basis, which supplements parental care, enrichment, and health supervision for the child, in accordance with his individual needs, and for which a payment, fee, or grant is made for care.

Family Child Care Home: An occupied residence in which child care is regularly provided for children from at least two unrelated families. A family day care home should be allowed to provide care for one of the following groups of children which shall include those children under 13 years of age who are related to the caregiver:

- A maximum of 4 children from birth to 12 months
- A maximum of 3 children from birth to 12 months, and other children for a maximum of 6
- A maximum of 6 pre-school children if all are over 12 months of age
- A maximum of 10 children if no more than 5 are preschool age and of those 5, no more than 2 are under 12 months of age

Child Care Facility: Child care center or child care arrangement which provides child care for more than five children unrelated to the operator and which receives a payment, fee, or grant for any of the children receiving care, wherever operated and whether or not operated for profit.

The following are not included:

- Public schools and non-public schools and their integral programs except as provided in s. 402.3025;
- Summer camps having children in full-time residence;
- Summer day camps; and
- Bible schools normally conducted during vacation periods

Not subject to licensure:

- Religiously Exempt Facilities
- Summer Camps
- Kindergarten and Grades 1 and Above
- Pre-K Programs
- Federally Entitled Handicap Programs
- Baby-sitting Services at Spas, Health Clubs...
- Sunday School
- Ballet, Karate, Gymnastic Classes...
- Tutorial Services
- Membership Organizations Affiliated with National Organizations Promoting Good Moral Character or Sportsmanship

Licensing standards are designed to address:

- The health, sanitation, safety, and adequate physical surrounding for all children in child care.
- The health and nutrition of all children in child care.
- The child development needs of all children in child care .